

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: PETER J. COMEROTA § Case No. 1:17-bk-04046
STACY L. COMEROTA §
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/28/2017.
 - 2) The plan was confirmed on 03/07/2018.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/16/2018, 06/27/2018, 07/24/2018, 08/30/2018, 10/30/2018, 11/27/2018.
 - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/09/2020.
 - 5) The case was completed on 09/19/2022.
 - 6) Number of months from filing or conversion to last payment: 59.
 - 7) Number of months case was pending: 65.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$49,577.00.
 - 10) Amount of unsecured claims discharged without full payment: \$44,132.70.
 - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 111,073.42
Less amount refunded to debtor(s)	\$ 539.37
NET RECEIPTS	\$ 110,534.05

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,553.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 8,254.56
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 12,807.56
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
STEVEN P MINER ESQUIRE	Lgl	0.00	NA	NA	4,553.00	0.00
CAPITAL ONE	Uns	9,366.00	9,366.13	9,366.13	1,235.63	0.00
INTERNAL REVENUE SERVICE	Pri	4,007.67	7,326.67	6,123.69	6,123.69	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	7,326.67	1,202.98	158.71	0.00
PORTFOLIO RECOVERY	Uns	695.00	695.12	695.12	91.70	0.00
PENN WASTE, INC	Uns	125.00	135.00	135.00	17.81	0.00
PORTFOLIO RECOVERY	Uns	905.00	905.15	905.15	119.41	0.00
AIS PORTFOLIO SERVICE, LP	Uns	324.00	123.63	123.63	16.31	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	696.63	696.63	91.90	0.00
MIDLAND CREDIT MGMT;	Uns	1,406.00	1,406.35	1,406.35	185.53	0.00
MIDLAND CREDIT MGMT;	Uns	1,231.00	1,230.70	1,230.70	162.36	0.00
YORK ADAMS TAX BUREAU	Pri	176.68	68.75	68.75	68.75	0.00
PASI	Uns	2,129.22	2,129.22	2,129.22	280.89	0.00
PSECU	Sec	1,532.00	1,529.58	224.84	224.84	0.00
PSECU	Uns	3,479.00	3,208.99	3,208.99	423.35	0.00
ATLAS ACQUISITIONS LLC	Uns	623.00	623.56	623.56	82.27	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,265.77	1,265.77	166.99	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	762.72	762.72	100.62	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	621.00	621.00	621.00	81.93	0.00
FIRSTENERGY	Uns	0.00	917.86	917.86	121.09	0.00
SYNCHRONY BANK	Uns	0.00	1,711.70	1,711.70	225.81	0.00
MUDGY CREEK VETERINARY	Uns	97.00	97.00	97.00	12.79	0.00
M & T BANK	Con	0.00	NA	NA	58,023.55	0.00
M & T BANK	Sec	144,411.00	144,884.68	18,363.56	18,363.56	0.00
M & T BANK	Sec	0.00	144,884.68	11,347.00	11,347.00	0.00
AFNI/SPRINT	Uns	1,715.00	NA	NA	0.00	0.00
EOS CCA/VERIZON WIRELESS	Uns	3,905.00	NA	NA	0.00	0.00
COLLECTION BUREAU	Uns	92.22	NA	NA	0.00	0.00
COLLECTION CENTER	Uns	175.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS SVC	Uns	132.00	NA	NA	0.00	0.00
DIRECTV	Uns	443.60	NA	NA	0.00	0.00
ERC/ENHANCED RECOVERY CORP	Uns	1,046.00	NA	NA	0.00	0.00
FIRST PREMIER	Uns	0.00	NA	NA	0.00	0.00
HUGHESNET	Uns	142.95	NA	NA	0.00	0.00
LEFFLERS ENERGY	Uns	2,000.00	NA	NA	0.00	0.00
M&T BANK	Uns	1,786.11	NA	NA	0.00	0.00
MARINER FINANCE	Uns	5,587.00	NA	NA	0.00	0.00
MEMORIAL HOSPITAL	Uns	116.88	NA	NA	0.00	0.00
MET-ED	Uns	813.48	NA	NA	0.00	0.00
OSS HEALTH	Uns	43.05	NA	NA	0.00	0.00
PA EMERGENCY PHYSICIANS PLLC	Uns	1,966.00	NA	NA	0.00	0.00
PHOENIX FINANCIAL SERVICES	Uns	621.00	NA	NA	0.00	0.00
PINNACLE HEALTH REGIONAL	Uns	23.00	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/WALMART	Uns	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CORP	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 58,023.55	\$ 58,023.55	\$ 0.00
Mortgage Arrearage	\$ 18,363.56	\$ 18,363.56	\$ 0.00
Debt Secured by Vehicle	\$ 224.84	\$ 224.84	\$ 0.00
All Other Secured	\$ 11,347.00	\$ 11,347.00	\$ 0.00
TOTAL SECURED:	\$ 87,958.95	\$ 87,958.95	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,192.44	\$ 6,192.44	\$ 0.00
TOTAL PRIORITY:	\$ 6,192.44	\$ 6,192.44	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 27,099.51	\$ 3,575.10	\$ 0.00

Disbursements:

Expenses of Administration	\$ 12,807.56
Disbursements to Creditors	\$ 97,726.49
TOTAL DISBURSEMENTS:	\$ 110,534.05

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/10/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.